

**Information to identify the case:**

Debtor 1	<u>Jason B. Pedersen</u>	Social Security number or ITIN	xxx-xx-6039
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cindy L. Pedersen</u>	Social Security number or ITIN	xxx-xx-2824
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-29998-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason B. Pedersen

Cindy L. Pedersen  
aka Cindy Stitt

5/30/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jason B. Pedersen  
Cindy L. Pedersen  
Debtors

Case No. 19-29998-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 30, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason B. Pedersen, Cindy L. Pedersen, 137 Crown Prince Dr, Marlton, NJ 08053-1417
cr	+ Ajax Mortgage Loan Trust 2021-G, Mortgage-Backed S, PO Box 230579, Tigard, OR 97281-0579
518526036	+ AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
518526048	+ Federal National Mortgage Association, Attn: Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
518526050	+ Glelsi/sun Trust Bank, Po Box 7860, Madison, WI 53707-7860
518546715	Nationstar Mortgage LLC, Rob Saltzman, PLUESE, BECKER & SALTZMAN, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	May 30 2024 21:14:47	Ajax Mortgage Loan Trust 2021-G, Mortgage-Backed S, PO Box 230579, Tigard, OR 97281-0579
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	May 30 2024 20:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
518526033	+ Email/Text: bncnotifications@phea.org	May 30 2024 20:46:00	AES/Suntrust, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518526034	+ Email/Text: EBNProcessing@afni.com	May 30 2024 20:47:00	Afni, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
519298749	^ MEBN	May 30 2024 21:14:52	Ajax Mortgage Loan Trust 2021-G, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519298750	^ MEBN	May 30 2024 21:14:52	Ajax Mortgage Loan Trust 2021-G, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2021-G, c/o Gregory Funding LLC 90074-2334
518526035	+ Email/PDF: bncnotices@becket-lee.com	May 30 2024 20:59:08	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518526037	+ EDI: BANKAMER	May 31 2024 00:40:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518614314	+ EDI: BANKAMER2	May 31 2024 00:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

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518526038	+ EDI: CAPITALONE.COM	May 31 2024 00:40:00	Capital One, Attn: Bankruptcy, Pob 30253, Salt Lake City, UT 84130-0253
518526040	+ EDI: CAPITALONE.COM	May 31 2024 00:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518526039	+ EDI: CAPITALONE.COM	May 31 2024 00:40:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
518526044	+ EDI: CAPONEAUTO.COM	May 31 2024 00:40:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518539782	+ EDI: AISACG.COM	May 31 2024 00:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518596179	+ EDI: AISACG.COM	May 31 2024 00:40:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518553044	+ EDI: AIS.COM	May 31 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518526045	+ EDI: CAPITALONE.COM	May 31 2024 00:40:00	Capital One/Dress Barn, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518531594	+ Email/Text: bankruptcy@cavps.com	May 30 2024 20:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518526046	EDI: DISCOVER	May 31 2024 00:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518629298	Email/Text: ECMCBKNotices@ecmc.org	May 30 2024 20:47:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
518526049	+ EDI: BLUESTEM	May 31 2024 00:40:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
518526051	+ EDI: LCIICSYSTEM	May 31 2024 00:40:00	IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378
518526052	+ Email/Text: nsm_bk_notices@mrcooper.com	May 30 2024 20:46:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
518631791	+ Email/Text: nsm_bk_notices@mrcooper.com	May 30 2024 20:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
518526053	+ EDI: WTRRN BANK.COM	May 31 2024 00:40:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
518526047	EDI: USBANKARS.COM	May 31 2024 00:40:00	Elan Financial Service, Po Box 108, St Louis, MO 63166
518630008	+ EDI: AIS.COM	May 31 2024 00:40:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518526054	+ EDI: VERIZONCOMB.COM	May 31 2024 00:40:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518526041	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518526042	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518526043	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Jason B. Pedersen ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Cindy L. Pedersen ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2021-G Mortgage-Backed Securities, Series 2021-G, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org
Stuart H. West	on behalf of Creditor Ajax Mortgage Loan Trust 2021-G Mortgage-Backed Securities, Series 2021-G, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10